

January 21, 2022

Dear [REDACTED]

Pursuant to [REDACTED] discussions with Colm Kennedy, Information Security Officer of Leader Bank, we are writing to provide you certain information in connection with our notification to you that certain of your personal information were inadvertently visible to persons to whom you had not given permission to access such information. Please note that we take this security issue extremely seriously, and we have taken substantial steps to address the human error which resulted in this exposure of information.

You have certain rights under Massachusetts law when it comes to identity theft and data privacy. Please see the attached Resources Guide to review the resources made available to you. Additionally, we are making available Identity Protection Services available to you free of charge for a period of two years from the date of registration for such services. Please contact Mr. Kennedy at colm.kennedy@leaderbank.com or 781-646-3900 if you are interested.

Sincerely,

Leader Bank, N.A.

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Resource Guide

You have the right to obtain any police or law enforcement report filed in regard to this incident, if one exists. If you have questions regarding this right, please contact Colm Kennedy, Information Security Officer for Leader Bank, at 180 Massachusetts Avenue, Arlington, Massachusetts, 02474, or at 781-646-3900, or at colm.kennedy@leaderbank.com.

In addition, please be aware of the following information:

- If you become a victim of identity theft or fraud, you have the right to file a police report and obtain a copy of it.
- Massachusetts law also allows consumers to place a security freeze on their credit reports without charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services.
- To place a security freeze on your credit report, you must send a request to each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com). You may make such requests online by visiting the websites listed above, by telephone at the numbers for the agencies below, or by regular, certified or overnight mail at the addresses below:
 - Equifax Security Freeze, PO Box 105788, Atlanta, GA 30348 – Tel: 1-800-685-1111
 - Experian Security Freeze, PO Box 9554, Allen, TX 75013 – Tel: 1-888-397-3742
 - TransUnion Security Freeze, P.O. Box 2000, Chester, PA, 19106 – Tel: 1-888-909-8872
- In order to request a security freeze, you will need to provide the following information:
 - Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
 - Social Security Number;
 - Date of birth;
 - If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
 - Proof of current address such as a current utility bill or telephone bill;
 - A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
 - If you are a victim of identity theft, include a copy of the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;
 - If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.
- The credit reporting agencies must place a freeze within one business day of an online or telephonic request for a freeze and must lift a freeze within one (1) hour of receiving an online or telephonic request to lift a freeze. The agencies have three (3) business days after receiving your request to place or lift a security freeze on your credit report. The credit bureaus should also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.
- To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make an online request, call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) and

LeaderBank

Resource Guide

the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

- To remove the security freeze, you must send a request to each of the three credit bureaus online, by telephone or by mail. Depending on the manner of your request, you may be required to provide proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The bureaus must lift a freeze within one (1) hour of receiving an online or telephonic request to lift a freeze or within three (3) business days after receiving your mailed request to lift a security freeze on your credit report.
- In order to protect yourself against unauthorized activity or identity theft, we recommend that you monitor your credit reports for unexplained or unauthorized activity, and that you monitor all credit cards and other financial accounts in your name for suspicious or unauthorized activity. In order to assist you with these steps, **Leader Bank will provide each of you free identity theft monitoring services to you through LifeLock Standard identity theft protection for a period of two years, effective with the date of your registration with LifeLock.** If you wish to take advantage of these free services, please contact Mr. Kennedy at the information provided above no later than April 30, 2022.